

'Web-First' Authentication (No PIN Number)

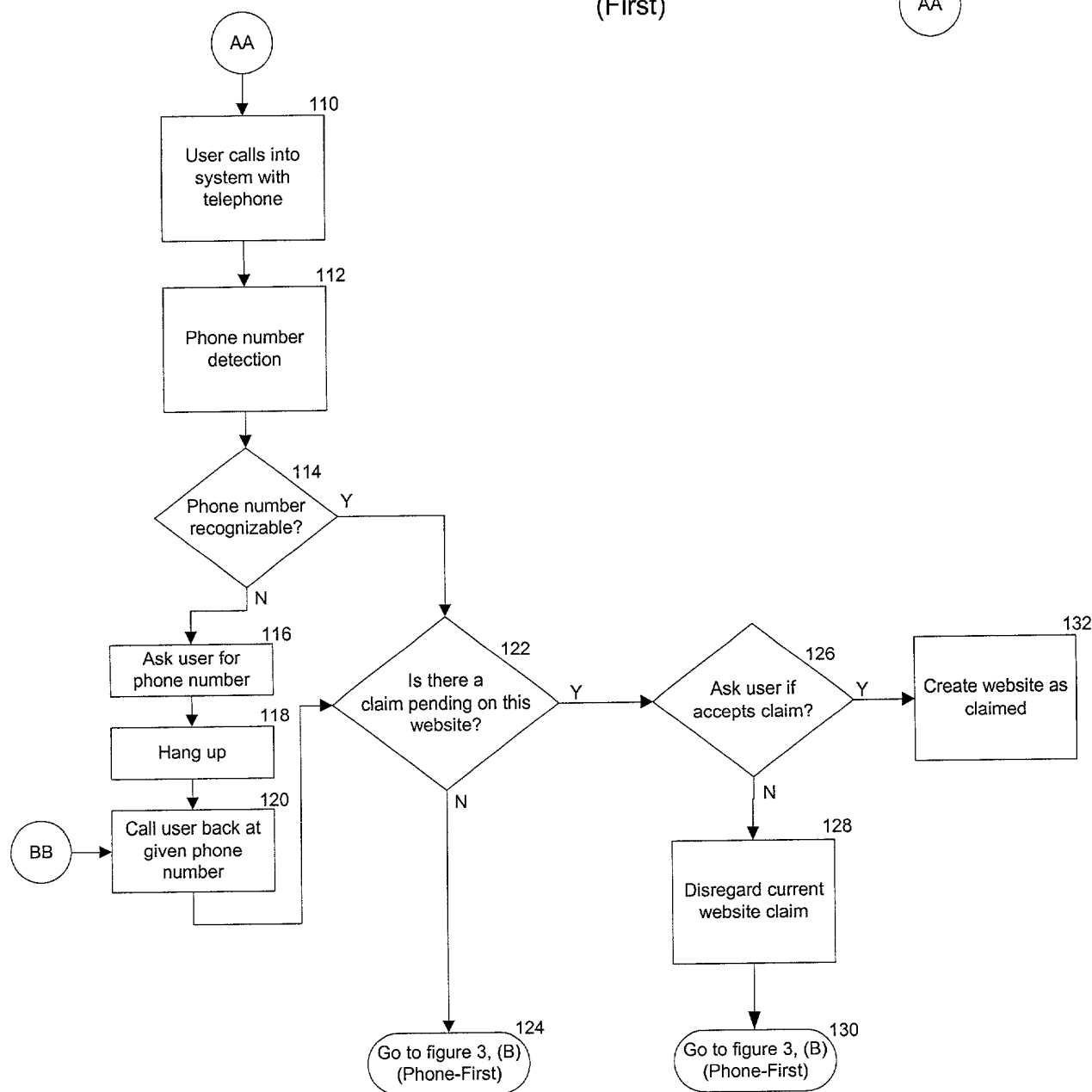
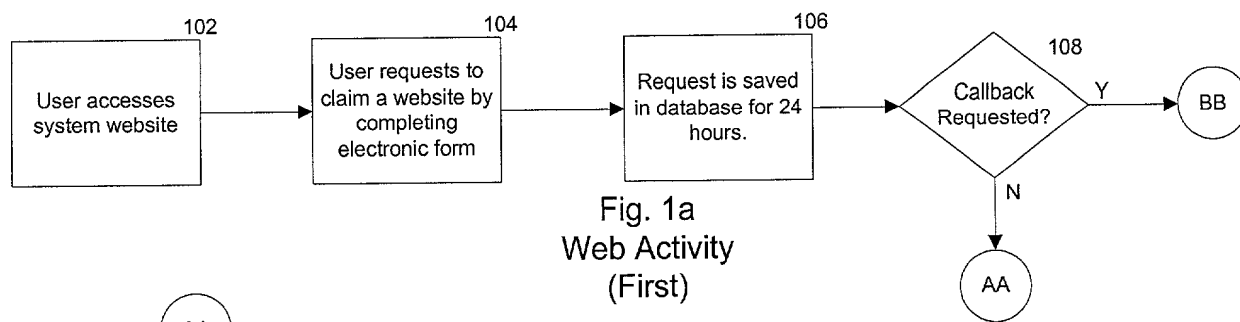


Figure 1

'Web-First' Authentication (PIN Number Utilized)

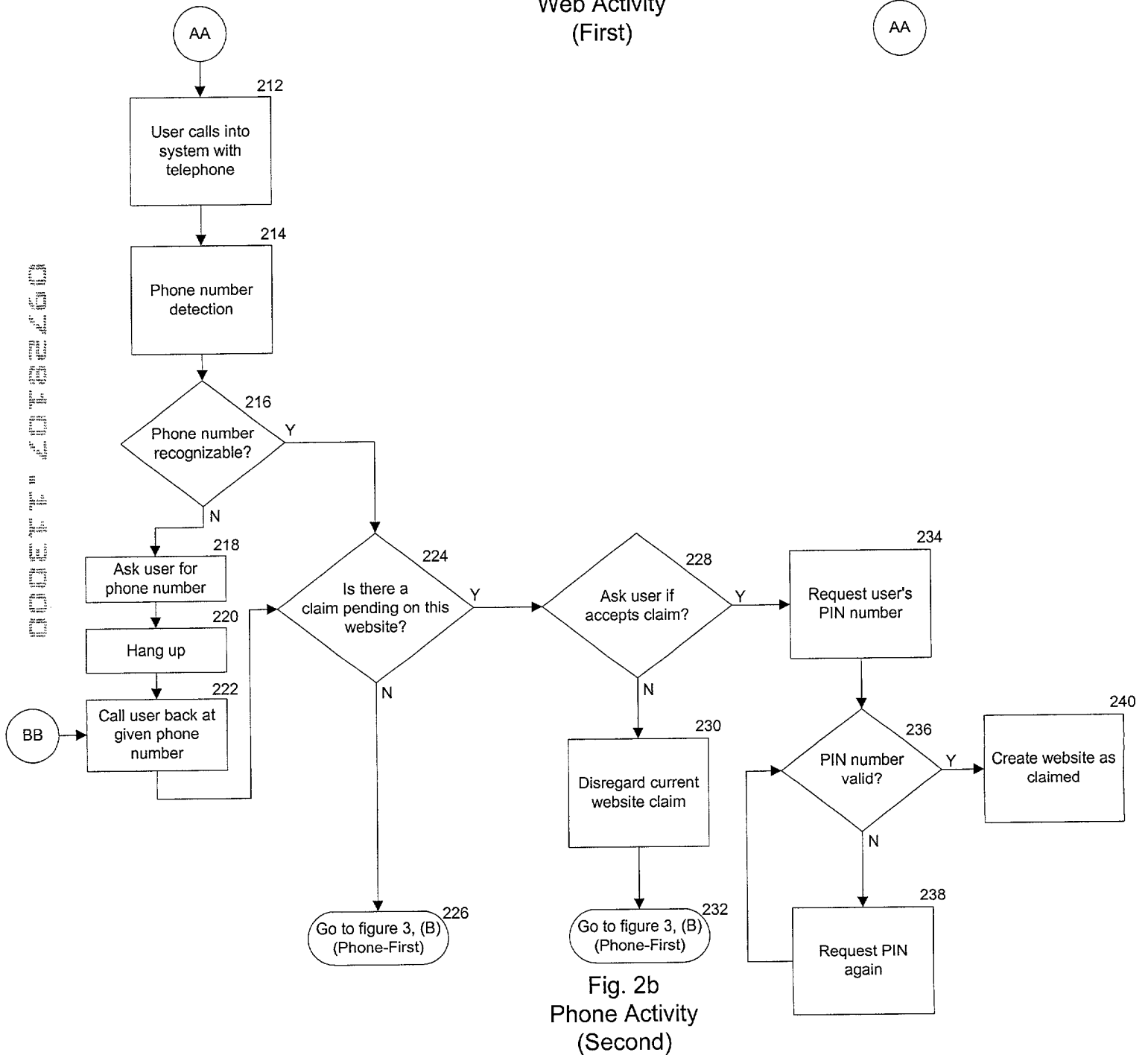
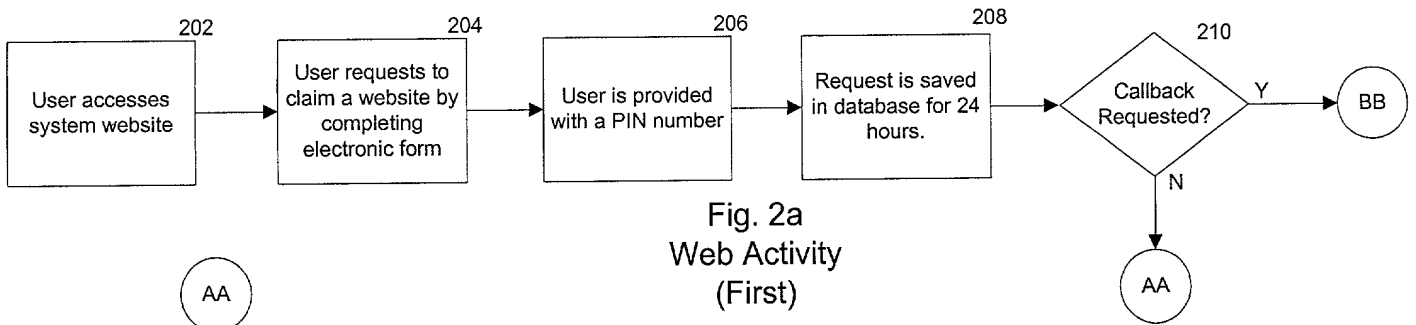


Figure 2

'Phone-First' Authentication

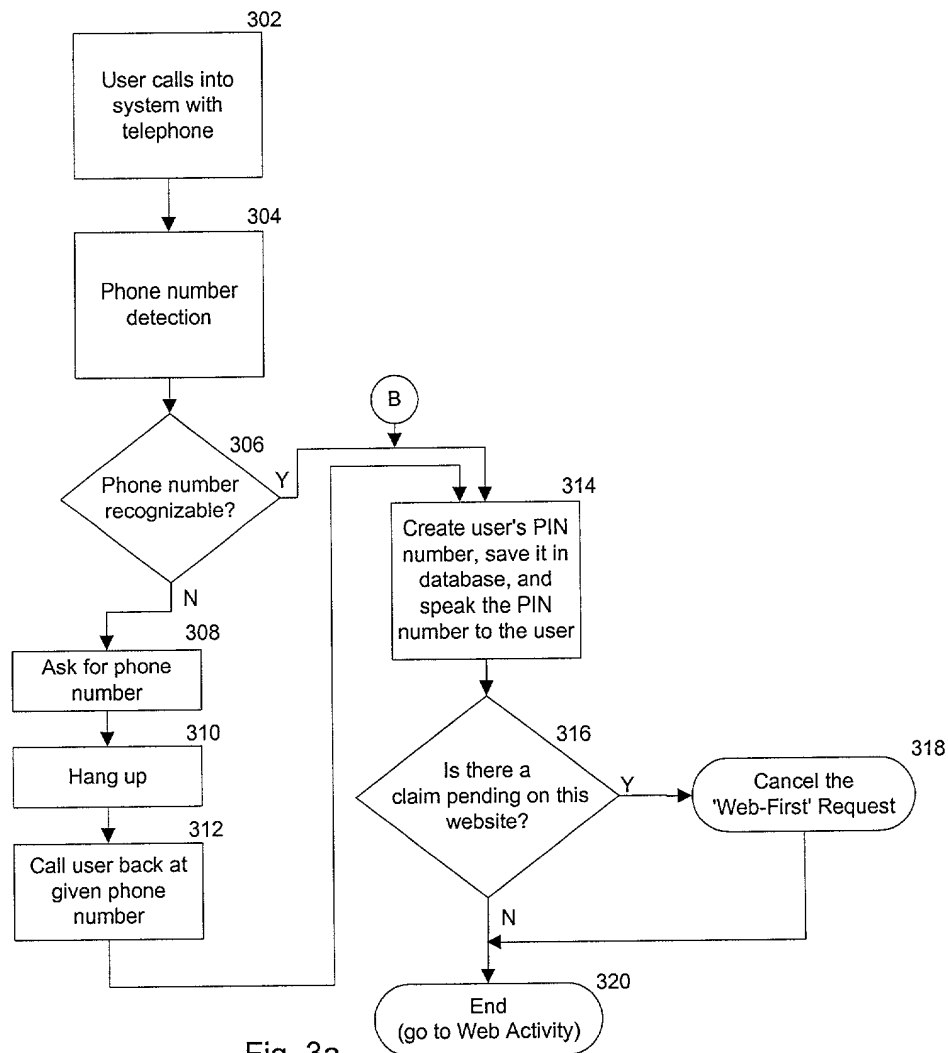


Fig. 3a
Phone Activity
(First)

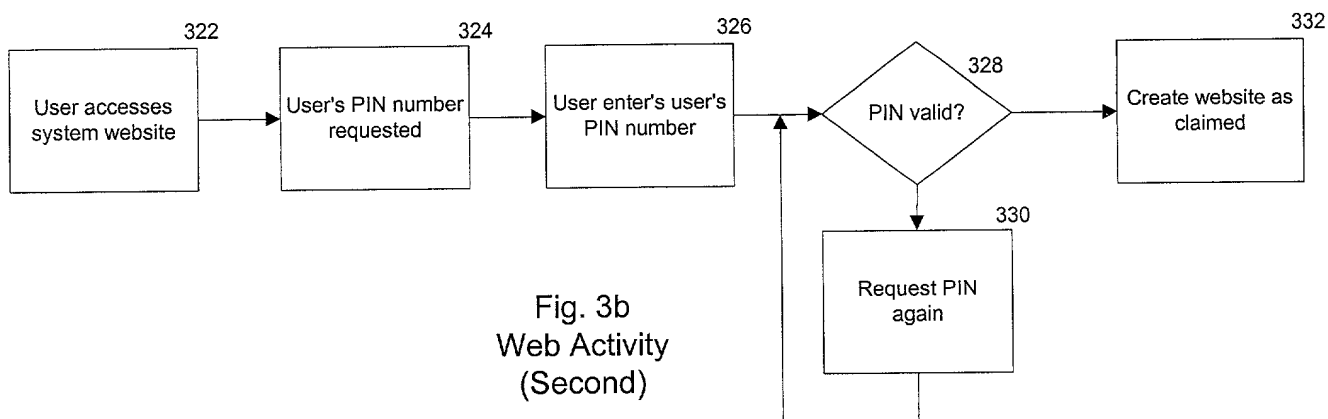


Fig. 3b
Web Activity
(Second)

Phone Script Flowchart

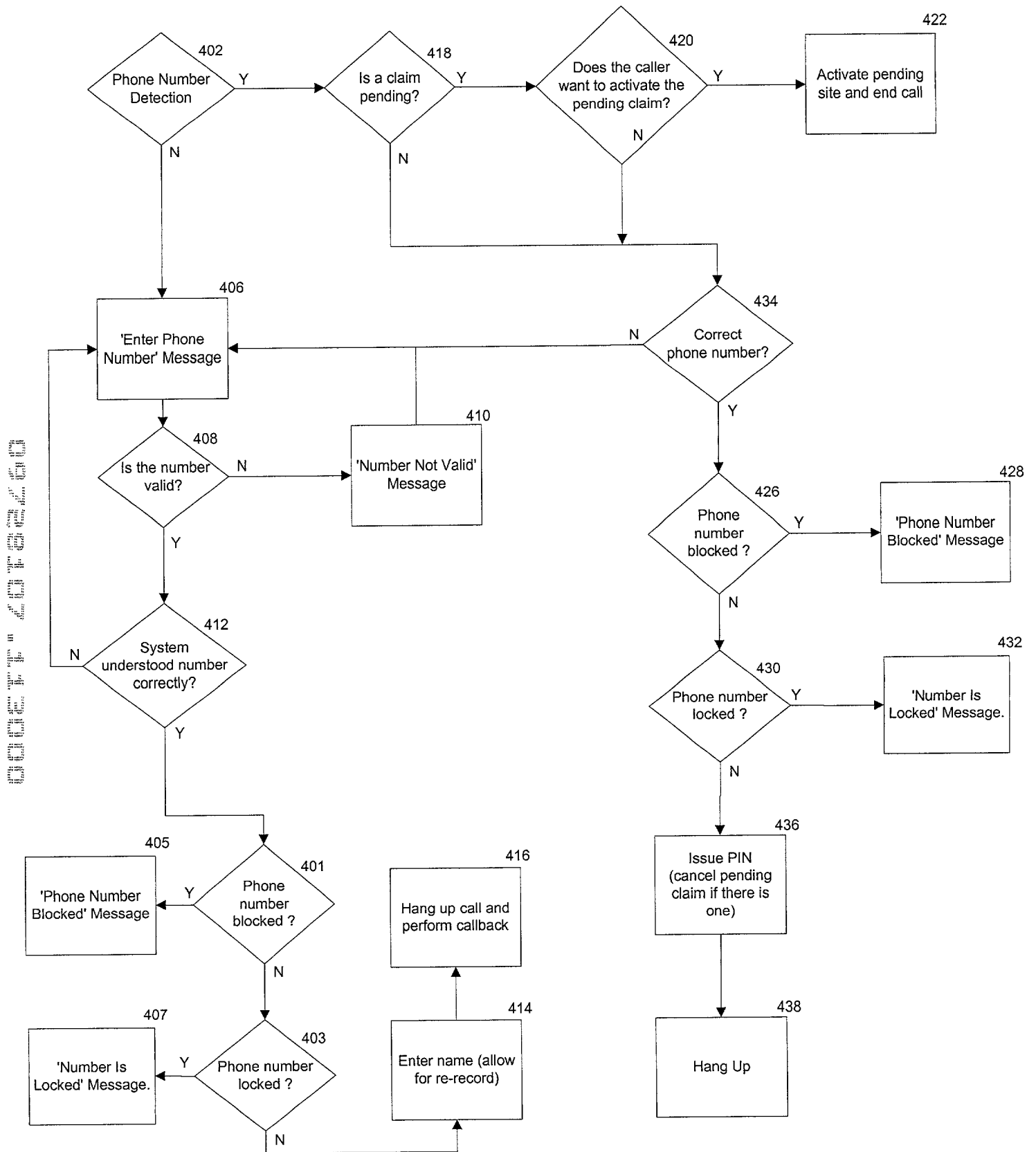


Figure 4